

Title (en)

Secure messaging system and method for effecting a financial transaction therein

Title (de)

Sicheres Nachrichtenübermittlungssystem und Verfahren zur Ausführung einer Finanztransaktion darin

Title (fr)

Système de messagerie sécurisée et procédé pour réaliser une transaction financière dans celui-ci

Publication

**EP 2189934 A3 20100630 (EN)**

Application

**EP 10000969 A 19981204**

Priority

- EP 98966736 A 19981204
- US 99643897 A 19971222

Abstract (en)

[origin: WO9933011A1] A secure messaging system including a secure messaging system controller (1100) and a first financial messaging unit (906). A user initiates a financial transaction by providing a transaction authentication code to the secure messaging system controller (1100). In response to the first financial messaging unit (906) receiving a secure financial transaction message containing a value, a user inputs the corresponding transaction authentication code that releases and disburses at least a portion of the value to the first financial messaging unit (906) for effecting a financial transaction.

IPC 8 full level

**G06Q 20/04** (2012.01); **G06Q 20/10** (2012.01); **G06Q 20/32** (2012.01); **G06Q 20/36** (2012.01); **G06Q 20/38** (2012.01); **G06Q 20/40** (2012.01); **G06Q 30/04** (2012.01); **G06Q 40/00** (2012.01); **G07F 7/08** (2006.01); **G09C 1/00** (2006.01); **H04K 1/00** (2006.01); **H04K 1/02** (2006.01); **H04L 9/00** (2006.01); **H04N 1/41** (2006.01); **H04N 1/44** (2006.01); **H04W 12/02** (2009.01); **H04W 4/12** (2009.01); **H04W 12/06** (2009.01); **H04W 12/10** (2009.01)

CPC (source: EP KR US)

**G06Q 20/04** (2013.01 - EP KR US); **G06Q 20/10** (2013.01 - EP US); **G06Q 20/105** (2013.01 - EP KR US); **G06Q 20/108** (2013.01 - EP KR US); **G06Q 20/32** (2013.01 - EP US); **G06Q 20/3223** (2013.01 - EP KR US); **G06Q 20/327** (2013.01 - EP KR US); **G06Q 20/363** (2013.01 - EP KR US); **G06Q 20/367** (2013.01 - EP KR US); **G06Q 20/382** (2013.01 - EP KR US); **G06Q 20/385** (2013.01 - EP KR US); **G06Q 20/40** (2013.01 - EP US); **G06Q 20/401** (2013.01 - EP KR US); **G06Q 30/04** (2013.01 - EP KR US); **G06Q 40/00** (2013.01 - EP US); **G06Q 40/02** (2013.01 - EP KR US); **G07F 7/0866** (2013.01 - EP KR US); **H04L 63/0428** (2013.01 - EP KR US); **H04L 63/12** (2013.01 - KR); **H04W 4/12** (2013.01 - KR); **H04W 12/033** (2021.01 - EP US); **H04W 12/06** (2013.01 - KR); **H04L 63/08** (2013.01 - EP US); **H04L 63/12** (2013.01 - EP US); **H04W 4/12** (2013.01 - EP US); **H04W 12/06** (2013.01 - EP US); **H04W 12/10** (2013.01 - EP US)

Citation (search report)

- [I] US 5221838 A 19930622 - GUTMAN JOSE [US], et al
- [A] WO 9609592 A1 19960328 - BRUN HEIDI M [IL], et al

Cited by

CN103996246A; WO2021173396A1

Designated contracting state (EPC)

AT BE CH CY DE DK ES FI FR GB GR IE IT LI LU MC NL PT SE

Designated extension state (EPC)

AL LT LV MK RO SI

DOCDB simple family (publication)

**WO 9933011 A1 19990701**; AU 2448799 A 19990712; AU 733259 B2 20010510; BR 9814355 A 20040413; CA 2313798 A1 19990701; CN 1283288 A 20010207; EP 1040439 A1 20001004; EP 1040439 A4 20030604; EP 2189934 A2 20100526; EP 2189934 A3 20100630; ID 25791 A 20001102; IL 136492 A0 20010614; JP 2001527247 A 20011225; JP 2011090690 A 20110506; JP 2012161096 A 20120823; KR 100403530 B1 20031030; KR 20010024794 A 20010326; US 6038549 A 20000314

DOCDB simple family (application)

**US 9825692 W 19981204**; AU 2448799 A 19981204; BR 9814355 A 19981204; CA 2313798 A 19981204; CN 98812564 A 19981204; EP 10000969 A 19981204; EP 98966736 A 19981204; ID 20001177 A 19981204; IL 13649298 A 19981204; JP 2000525847 A 19981204; JP 2010252695 A 20101111; JP 2012105417 A 20120502; KR 20007006917 A 20000621; US 99643897 A 19971222